

WHAT IS CLAIMED IS:

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

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1. A method for conducting a transaction, comprising:
 1. receiving information relating to a first transaction;
 2. determining a benefit, said benefit based at least in part on said information;
 3. determining a price for said benefit; and
 4. applying said benefit during a second transaction.
1. 2. The method of claim 1, further comprising at least one of the following:
 1. retrieving benefit information;
 2. offering said benefit for sale at said price;
 3. receiving an indication of a purchase of said benefit; and
 4. receiving an indication of a customer's agreement to purchase said benefit.
1. 3. The method of claim 1, further comprising at least one of the following:
 1. determining an available subsidy;
 2. receiving a subsidy amount; and
 3. determining a margin between a price and a subsidy amount.
1. 4. The method of claim 1, further comprising:
 1. verifying usability of said benefit during said second transaction.
1. 5. The method of claim 1, further comprising at least one of the following:
 1. providing an indication of said benefit;
 2. providing an indication of said price;
 3. receiving an acceptance of said benefit; and
 4. imposing a penalty if a customer does not complete a specific future transaction.
1. 6. The method of claim 1, further comprising at least one of the following:
 1. establishing a condition on said benefit;

3 determining a condition associated with said benefit; and
4 providing an indication of a condition associated with said benefit.

1 7. The method of claim 1, further comprising at least one of the following:
2 receiving an indication of a receiver of said benefit;
3 canceling said benefit;
4 changing said benefit; and
5 redeeming said benefit.

1 8. The method of claim 1, further comprising at least one of the following:
2 receiving a customer identifier;
3 receiving a group identifier;
4 receiving a customer device identifier;
5 receiving a payment identifier;
6 receiving a retailer identifier;
7 receiving a benefit identifier;
8 receiving a service identifier; and
9 receiving a product identifier.

1 9. The method of claim 1, further comprising at least one of the following:
2 redeeming a previously determined benefit;
3 receiving a request to redeem said benefit; and
4 aggregating said benefit with a previously determined benefit.

1 10. The method of claim 1, further comprising at least one of the following:
2 receiving an indication of a use of said benefit;
3 reducing said benefit if said benefit is not used within a designated time
4 period;
5 receiving an indication of at least one person to whom said benefit is to be
6 provided;
7 providing said benefit; and
8 arranging for said benefit to be provided.

1 11. The method of claim 1, wherein said determining a benefit further
2 comprises:

3 providing a list of at least two benefits.

1 12. The method of claim 11, wherein said determining a benefit further
2 comprises:

3 receiving an indication of a selection of one of said at least two benefits.

Sgt A 13. The method of claim 1, wherein said price comprises at least one of the
4 following:

5 a monetary amount;

6 a non-monetary amount;

7 a commitment from a customer to complete a designated qualifying action;

8 an agreement by a customer to complete a future transaction;

9 an agreement by a customer to purchase a product or service during said

10 transaction;

11 an agreement by a customer to purchase a product or service at a designated
12 retailer;

13 an agreement by a customer to purchase a product or service by a specific
14 date;

15 an agreement by a customer to purchase a product or service within a
16 specific period of time;

17 an agreement by a customer to accept a cross subsidy; and

18 an agreement by a customer to use a designated financial account during a
19 future transaction.

20 14. The method of claim 1, further comprising:

21 associating a qualifying action with said benefit.

Sgt A 20 15. The method of claim 14, wherein said qualifying action comprises at least
21 one of the following:

22 a requirement that a customer purchase at least one of an identified product;

23 a requirement that a customer purchase at least one of an identified service;
24 a requirement that a customer complete a future transaction at a designated
25 retailer;
26 a requirement that a customer complete a future transaction by a designated
27 time; and
28 a requirement that a customer conduct a specific future transaction.

1 16. The method of claim 14, further comprising:
2 receiving an indication of a completion of said qualifying action.

1 17. The method of claim 16, further comprising:
2 providing said benefit after receiving said indication.

1 18. The method of claim 1, wherein said transaction information includes at
2 least one of the following:
3 a customer identifier;
4 a group identifier;
5 a benefit identifier;
6 a customer device identifier;
7 preference information for a customer;
8 credit history of a customer;
9 characteristics of a customer;
10 information regarding a customer's brand loyalty;
11 information regarding a customer's brand indifference;
12 a retailer device identifier;
13 a product identifier;
14 a service identifier;
15 an amount of change due a customer as a result of said transaction;
16 product quantity information;
17 a price for a product; and
18 a price for a service.

1 19. The method of claim 1, wherein said benefit includes at least one of the
2 following:
3 a discount off a purchase of at least one product;
4 a discount off a purchase of at least one service;
5 a discount off a purchase of a collection of products;
6 a discount off a purchase of a collection of services;
7 a monetary amount dependent at least in part on when said benefit is
8 redeemed;
9 a monetary amount dependent at least in part on where said benefit is
10 redeemed;
11 a monetary amount dependent at least in part on who redeems said benefit;
12 a monetary amount dependent at least in part on how said benefit is
13 redeemed;
14 a monetary amount dependent at least in part on a financial account used to
15 redeem said benefit;
16 a non-monetary amount dependent at least in part on when said benefit is
17 redeemed;
18 a non-monetary amount dependent at least in part on where said benefit is
19 redeemed;
20 a non-monetary amount dependent at least in part on who redeems said
21 benefit;
22 a non-monetary amount dependent at least in part on how said benefit is
23 redeemed;
24 a non-monetary amount dependent at least in part on a financial account
25 used to redeem said benefit;
26 a discount off any purchase made at a designated retailer;
27 a rebate;
28 a guarantee of a maximum price for a product;
29 a guarantee of a maximum price for a service;
30 a guarantee of a maximum total price for a collection of products;

31 a guarantee of a maximum total price for a collection of services;
32 a guarantee of a price for a product purchased during a second transaction;
33 a guarantee of a price for a service purchased during a second transaction;
34 a guarantee of a total price for a collection of products purchased during a
35 second transaction;
36 a guarantee of a total price for a collection of services purchased during a
37 second transaction;
38 a multiplier of a previously determined benefit; and
39 an aggregator of at least two previously provided benefits.

1 20. The method of claim 1, wherein said transaction information is received by
2 at least one of the following:

3 a customer;
4 a customer device;
5 a controller;
6 a retailer; and
7 a retailer device.

1 21. The method of claim 1, wherein said transaction information is received
2 from at least one of the following:

3 a customer;
4 a customer device;
5 a controller;
6 a retailer; and
7 a retailer device.

1 22. The method of claim 1, wherein said price is based at least in part on at
2 least some of said information relating to said first transaction.

1 23. The method of claim 1, wherein said benefit is based at least in part on at
2 least one of the following:
3 a customer identifier;
4 a group identifier;

5 a benefit identifier;
6 preference information for a customer;
7 credit history of a customer;
8 a characteristic of a customer;
9 customer demographic information;
10 a history of a customer at a retailer;
11 information regarding a customer's brand loyalty;
12 information regarding a customer's brand indifference;
13 a product;
14 a service;
15 a previously determined benefit;
16 a previously determined but unredeemed benefit;
17 a previously determined price for a previously determined benefit;
18 a total of a plurality of previously determined benefits;
19 a quantity of a product in inventory;
20 a subsidy amount;
21 brand-loyalty of a customer;
22 brand-indifference of a customer;
23 an amount of change due a customer as a result of said transaction;
24 product quantity information;
25 a price for a collection of products;
26 a price for a collection of services;
27 a price for a product; and
28 a price for a service.

1 24. The method of claim 1, further comprising:
2 providing a receipt to a customer.

1 25. The method of claim 24, wherein said receipt includes at least one of the
2 following:
3 a customer identifier;
4 a benefit identifier;

5 a group identifier;
6 a transaction identifier;
7 a product identifier;
8 a service identifier;
9 a payment identifier;
10 a retailer identifier;
11 a code indicative of said benefit;
12 indicia indicative of said benefit;
13 indicia indicative of a condition associated with said benefit;
14 indicia indicative of a qualifying action associated with said benefit;
15 a code indicative of said price;
16 indicia indicative of said price;
17 said price;
18 said benefit; and
19 at least part of said information relating to said first transaction.

1 26. The method of claim 1, wherein said benefit is transferable.

1 27. The method of claim 1, wherein said benefit can be shared by a plurality of
2 people.

1 28. The method of claim 1, wherein said benefit cannot be applied during said
2 first transaction.

1 29. The method of claim 1, wherein said price determined for said benefit is
2 zero.

1 30. A method for conducting a transaction, comprising:
2 receiving transaction information;
3 determining a benefit and a qualifying action associated with said benefit,
4 said benefit based at least in part on said transaction information;
5 determining a price for said benefit;
6 selling said benefit at said price; and

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7 applying said benefit during a future transaction.

1 31. The method of claim 30, further comprising:
2 verifying usability of said benefit during said future transaction.

1 32. ~~The method of claim 30, further comprising at least one of the following:~~
2 ~~retrieving benefit information;~~
3 ~~offering said benefit for sale at said price; and~~
4 ~~receiving an indication of a purchase of said benefit.~~

1 33. The method of claim 30, further comprising at least one of the following:
2 determining an available subsidy;
3 receiving a subsidy amount; and
4 determining a margin between a price and a subsidy amount.

1 34. The method of claim 30, further comprising at least one of the following:
2 providing an indication of said benefit;
3 providing an indication of said price;
4 receiving an acceptance of said benefit; and
5 imposing a penalty if a customer does not complete a specific transaction.

1 35. The method of claim 30, further comprising at least one of the following:
2 establishing a condition on said benefit;
3 determining a condition associated with said benefit; and
4 providing an indication of a condition associated with said benefit.

1 36. The method of claim 30, further comprising at least one of the following:
2 receiving an indication of a receiver of said benefit;
3 canceling said benefit;
4 changing said benefit; and
5 redeeming said benefit.

1 37. The method of claim 30, further comprising at least one of the following:
2 receiving a customer identifier;

3 receiving a benefit identifier;
4 receiving a group identifier;
5 receiving a customer device identifier;
6 receiving a payment identifier;
7 receiving a retailer identifier;
8 receiving a service identifier; and
9 receiving a product identifier.

1 38. The method of claim 30, further comprising at least one of the following:
2 redeeming a previously determined benefit;
3 receiving a request to redeem said benefit;
4 providing said benefit; and
5 arranging for said benefit to be provided.

1 39. The method of claim 30, further comprising at least one of the following:
2 reducing said benefit if said benefit is not used within a designated time
3 period; and
4 aggregating said benefit with a previously provided benefit.

1 40. The method of claim 30, further comprising at least one of the following:
2 receiving an indication of at least one person to whom said benefit is to be
3 provided;
4 receiving an indication of a use of said benefit; and
5 providing a list of at least two benefits.

1 41. The method of claim 30, wherein said qualifying action comprises at least
2 one of the following:
3 a requirement that a customer purchase at least one of an identified product;
4 a requirement that a customer purchase at least one of an identified service;
5 a requirement that a customer complete a future transaction at a designated
6 retailer;
7 a requirement that a customer complete a future transaction by a designated
8 time; and

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9 *Qualifying* a requirement that a customer conduct a specific future transaction.

- 1 42. The method of claim 30, further comprising:
 - 2 receiving an indication of a completion of said qualifying action.
- 1 43. The method of claim 42, further comprising:
 - 2 providing said benefit after receiving said indication.
- 1 44. The method of claim 42, further comprising:
 - 2 arranging for said benefit to be provided after receiving said indication.
- 1 45. The method of claim 30, wherein said benefit can be shared by a plurality
2 of people.
- 1 46. The method of claim 30, wherein said benefit can only be applied during a
2 future transaction.
- 1 47. A method for conducting a transaction, comprising:
 - 2 conducting a transaction for a purchase of a first service;
 - 3 determining a benefit during said transaction, said benefit associated with a
 - 4 future purchase of a second service and having an associated price;
 - 5 providing said benefit at said price during said transaction; and
 - 6 applying said benefit during said future purchase.
- 1 48. The method of claim 47, wherein said second service is substantially
2 similar to said first service.
- 1 49. A method for conducting a transaction, comprising:
 - 2 conducting a transaction for a purchase of a first product;
 - 3 determining a benefit during said transaction, said benefit associated with a
 - 4 future purchase of a second product and having an associated price;
 - 5 providing said benefit at said price during said transaction; and
 - 6 applying said benefit during said future purchase.
- 1 50. The method of claim 49, wherein said second product is substantially

2 similar to said first product.

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1 51. A method for conducting a transaction, comprising:
2 receiving information relating to a first transaction;
3 determining a benefit, said benefit based at least in part on said information
4 and having an associated price;
5 providing said benefit at said price during said first transaction; and
6 applying said benefit during a second transaction, wherein said benefit is
7 applicable by a customer during said second transaction only if said customer has
8 completed a qualifying action associated with said benefit.

1 52. A method for conducting a transaction, comprising:
2 receiving information relating to a first transaction;
3 determining a benefit, said benefit based at least in part on said information
4 and having an associated price;
5 selling said benefit at said price during said first transaction; and
6 applying said benefit during a second transaction, wherein said benefit is
7 applicable by a customer during said second transaction only if at least one of a
8 designated product or service is purchased during said second transaction.

1 53. A method for conducting a transaction, comprising:
2 receiving information associated with a first transaction;
3 establishing a benefit having a first price;
4 selling said benefit for said first price during said first transaction; and
5 applying said benefit during a second transaction.

1 54. A method for conducting a transaction, comprising:
2 providing information relating to at least one transaction;
3 receiving an indication of a benefit;
4 receiving an indication of a price for said benefit;
5 purchasing said benefit at said price; and
6 using said benefit during a later transaction.

1 55. The method of claim 54, further comprising at least one of the following:
2 providing an indication of an agreement to purchase said benefit at said
3 price;
4 receiving an offer to purchase said benefit at said price;
5 providing an indication of a purchase of said benefit;
6 receiving said benefit;
7 providing said price;
8 providing a customer identifier;
9 providing a customer device identifier;
10 providing a payment identifier;
11 providing a retailer identifier;
12 providing a service identifier;
13 providing a product identifier;
14 providing a benefit identifier;
15 receiving an indication of a penalty;
16 redeeming said benefit;
17 designating a receiver of said benefit;
18 providing an indication of a receiver of said benefit;
19 receiving an indication of a condition associated with said benefit;
20 providing a request to redeem said benefit;
21 providing an indication of an agreement to accept a subsidy;
22 providing an indication of an agreement to conduct a future transaction;
23 providing an indication of an agreement to use a designated financial
24 account during a future transaction;
25 providing an indication of a commitment to complete a designated
26 qualifying action;
27 providing an indication of an agreement to purchase a product or service at
28 a designated retailer;
29 providing an indication of an agreement to purchase a product or service at
30 by a specific date;

31 providing an indication of a use of said benefit;
32 providing an indication of at least one person to whom said benefit is to be
33 provided;
34 providing an indication of an agreement to purchase a product or service
35 within a specific period of time; and
36 providing an indication of an agreement to purchase a product or service
37 during said transaction.

1 56. A method for conducting a transaction, comprising:
2 receiving an indication of a benefit;
3 receiving an indication of a price for said benefit;
4 purchasing said benefit at said price during a first transaction; and
5 redeeming said benefit during a second transaction.

1 57. The method of claim 56, further comprising, comprising:
2 providing a benefit identifier during said second transaction.

1 58. A method for conducting a transaction, comprising:
2 determining a benefit identifier;
3 retrieving benefit information associated with said benefit identifier;
4 verifying usability of said benefit during a transaction; and
5 applying said benefit during said transaction.

1 59. A method for conducting a transaction, comprising:
2 determining at least one product being purchased by a customer during a
3 first transaction;
4 determining a price for said at least one product being purchased during
5 said first transaction;
6 offering said customer an opportunity to purchase said at least one product
7 during a second transaction at said price;
8 receiving an acceptance of said offer from said customer; and
9 allowing said customer to purchase said product during said second
10 transaction for said price.

1 60. The method of claim 59, further comprising:
2 providing said customer a benefit identifier associated with said at least one
3 product.

1 61. The method of claim 60, further comprising:
2 receiving said benefit identifier during said second transaction.

1 62. The method of claim 61, further comprising:
2 determining a benefit based on said benefit identifier.

1 63. A method for conducting a transaction, comprising:
2 determining at least one product being purchased by a customer during a
3 first transaction;
4 determining a price for said at least one product being purchased during
5 said first transaction;
6 providing said customer a benefit during said first transaction, wherein said
7 benefit allows said to purchase said at least one product during a second transaction
8 at said price; and
9 allowing said customer to purchase said product during said second
10 transaction for said price.

1 64. A method for conducting a transaction, comprising:
2 determining at least one product being purchased by a customer during a
3 first transaction;
4 determining a first price for said at least one product being purchased
5 during said first transaction;
6 providing said customer a benefit for a second price during said first
7 transaction, wherein said benefit allows said to purchase said at least one product
8 during a second transaction at said first price; and
9 allowing said customer to purchase said product during said second
10 transaction for said first price.

1 65. A system for conducting a transaction, comprising:
2 a memory;
3 a communication port; and
4 a processor connected to said memory and said communication port, said
5 processor being operative to:
6 receive information relating to a first transaction;
7 determine a benefit;
8 determine a price for said benefit;
9 allow said benefit to be purchased at said price during said first
10 transaction; and
11 apply said benefit during a second transaction.

1 66. A computer readable medium for use in a transaction system, the computer
2 readable medium storing a computer program comprising:
3 computer readable means for obtaining information relating to a first
4 transaction;
5 computer readable means for identifying a benefit;
6 computer readable means for identifying a price for said benefit;
7 computer readable means for providing said benefit at said price during said
8 first transaction; and
9 computer readable means for using said benefit during a second transaction.

1 67. An article of manufacture, comprising:
2 a computer usable medium having a computer readable program means
3 embodied therein for operating an information system, the computer readable
4 program means in said article of manufacture operable to:
5 receive information relating to a first transaction;
6 determine a benefit;
7 determine a price for said benefit;
8 allow said benefit to be purchased at said price during said first
9 transaction; and

10 apply said benefit during a second transaction.

1 68. An apparatus for conducting a transaction, comprising:
2 means for obtaining information relating to at least one transaction;
3 means for identifying a benefit;
4 means for identifying a price for said benefit;
5 means for providing said benefit at said price; and
6 means for using said benefit during a second transaction.

1 69. A system for conducting a transaction, comprising:
2 a memory;
3 a communication port; and
4 a processor connected to said memory and said communication port, said
5 processor being operative to:
6 receive transaction information;
7 determine a benefit and a qualifying action associated with said
8 benefit, said benefit based at least in part on said transaction information;
9 determine a price for said benefit;
10 provide said benefit for sale at said price; and
11 apply said benefit during a future transaction.

1 70. A computer readable medium for use in a transaction system, the computer
2 readable medium storing a computer program comprising:
3 computer readable means for obtaining transaction information;
4 computer readable means for identifying a benefit and a qualifying action
5 associated with said benefit, said benefit based at least in part on said transaction
6 information;
7 computer readable means for identifying a price for said benefit;
8 computer readable means for providing said benefit for sale at said price;
9 and
10 computer readable means for using said benefit during a new transaction.

1 71. An article of manufacture, comprising:

2 a computer usable medium having a computer readable program means
3 embodied therein for operating an information system, the computer readable
4 program means in said article of manufacture operable to:

5 receive transaction information;
6 determine a benefit and a qualifying action associated with said
7 benefit, said benefit based at least in part on said transaction information;
8 determine a price for said benefit;
9 provide said benefit at said price; and
10 apply said benefit during a future transaction.

1 72. An apparatus for conducting a transaction, comprising:
2 means for obtaining transaction information;
3 means for identifying a benefit and a qualifying action associated with said
4 benefit, said benefit based at least in part on said transaction information;
5 means for identifying a price for said benefit;
6 means for providing said benefit for sale at said price; and
7 means for using said benefit during a new transaction.

1 73. A system for conducting a transaction, comprising:
2 a memory;
3 a communication port; and
4 a processor connected to said memory and said communication port, said
5 processor being operative to:
6 receive information associated with a first transaction;
7 establish a benefit having a price and associated with said first
8 transaction;
9 provide said benefit at said price during said first transaction; and
10 apply said benefit during a second transaction.

1 74. A computer readable medium for use in a transaction system, the computer
2 readable medium storing a computer program comprising:
3 computer readable means for obtaining information associated with a first

4 transaction;

5 computer readable means for determining a benefit having a price and

6 associated with said first transaction;

7 computer readable means for providing said benefit at said price during said

8 first transaction; and

9 computer readable means for using said benefit during a second transaction.

1 75. An article of manufacture, comprising:

2 a computer usable medium having a computer readable program means

3 embodied therein for operating an information system, the computer readable

4 program means in said article of manufacture operable to:

5 receive information associated with a first transaction;

6 establish a benefit having a price;

7 provide said benefit at said price during said first transaction; and

8 apply said benefit during a second transaction.

1 76. An apparatus for conducting a transaction, comprising:

2 means for obtaining information associated with a first transaction;

3 means for determining a benefit having a first price and associated with

4 said first transaction;

5 means for providing said benefit at said price during said first transaction;

6 and

7 means for using said benefit during a second transaction.

1 77. A system for conducting a transaction, comprising:

2 a memory;

3 a communication port; and

4 a processor connected to said memory and said communication port, said

5 processor being operative to:

6 provide information relating to a first transaction;

7 receive an indication of a benefit;

8 receive an indication of a price for said benefit;

9 allow a purchase of said benefit at said price; and
10 allow said benefit to be redeemed during a second transaction.

1 78. A computer readable medium for use in a transaction system, the computer
2 readable medium storing a computer program comprising:
3 computer readable means for transmitting information relating to an initial
4 transaction;

5 computer readable means for obtaining an indication of a benefit;
6 computer readable means for obtaining an indication of a price for said
7 benefit;

8 computer readable means for obtaining said benefit at said price; and
9 computer readable means for using said benefit during a later transaction.

1 79. An article of manufacture, comprising:
2 a computer usable medium having a computer readable program means
3 embodied therein for operating an information system, the computer readable
4 program means in said article of manufacture operable to:

5 provide information relating to a first transaction;
6 receive an indication of a benefit;
7 receive an indication of a price for said benefit.
8 purchase said benefit at said price; and
9 allow said benefit to be used during a second transaction.

1 80. An apparatus for conducting a transaction, comprising:
2 means for providing information relating to an initial transaction;
3 means for obtaining an indication of a benefit;
4 means for obtaining an indication of a price for said benefit;
5 means for obtaining said benefit for said price; and
6 means for using said benefit during a later transaction.

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